



# PRESS RELEASE

## OREGON HOUSE DEMOCRATS

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### **House Ensures Homeowners Have Adequate Insurance After Natural Disasters**

*Rep. Marsh continues to lead on legislation that will help Oregonians most affected by the wildfires to rebuild*

SALEM—Today the Oregon House passed [House Bill 3272](#), which strengthens insurance coverage benefits and flexibility, providing consumers with additional protections. The bill looks to support homeowners who are rebuilding after natural disasters, and in this case, the 2020 wildfires.

“This law will give people the financial relief, flexibility, and time they need to rebuild their homes,” said the bill’s chief sponsor, [Rep. Pam Marsh](#) (D-Southern Jackson County). “We are listening to Oregonians impacted most by the wildfires and delivering on what they need in this moment.”

The bill requires insurers to allow homeowner insurance policyholders at least 24 months of additional living expense, subject to policy limits, and at least 24 months to repair, rebuild, or replace damaged property if the property is located in an area subject to a declared state of emergency. The bill also requires insurers to provide 12 additional months of additional living expenses and time to repair, rebuild, or replace if the homeowner encounters unavoidable construction-related delays.

As further protection for consumers, HB 3272 also prohibits policy from limiting or denying payment on the basis that the policyholder chose to rebuild in a new location or to purchase an existing structure in a new location when the insured structure was a total loss.

This forms part of a series of bills, including, [HB 2341](#), [HB 2607](#), [HB 3218](#), led by Rep. Marsh and [Rep. David Gomberg](#) (D-Central Coast), that provide financial support to families, individuals and small businesses affected by the wildfires, as well as future natural disasters. See original press release [here](#).

“My own neighborhood was burned over and a third of our neighbors are among the affected survivors. We’re doing all we can to help them get back on their feet,” said Rep. Gomberg. “The solutions here are a combination of compassion and common sense. People are anxious to rebuild, and we must provide them with the tools they need to get back on their feet.”

In 2020 alone, wildfires devastated over 3,000 Oregonian families. These bills look to provide a safety net for past and future natural disasters.

HB 3272 passed unanimously, and now heads to the

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